

What kind of complaints can the Insurance Ombudsman review?

We can look into written complaints about the business practices of insurers offering the following types of insurance:

- Life
- Automobile
- Accident and sickness
- Property
- Disability
- Homeowner
- Travel

Written complaints can be sent to our office at:

Insurance Ombudsman
Financial Services Commission of Ontario
Box 85, 5160 Yonge Street
North York, Ontario
M2N 6L9
Fax: (416) 590-8480

What kind of complaints can't be reviewed?

We will not attempt to resolve a complaint that:

- has not been submitted to the insurance company and has not gone through the company's complaint process

- is being, or has been, dealt with by a court or an alternative dispute resolution process
- falls under the regulatory authority of another organization, such as the Registered Insurance Brokers of Ontario or the Ontario Securities Commission
- has already been dealt with by the Insurance Ombudsman
- is frivolous
- is about entitlement to, or the amount of, no-fault automobile insurance accident benefits.

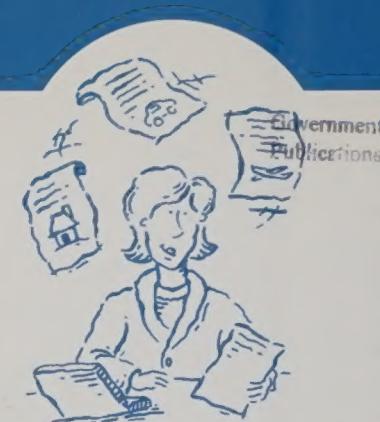
If you have a dispute about accident benefits, you may send an Application for Mediation directly to:

Mediation Unit
Dispute Resolution Group
Financial Services Commission of Ontario
Box 85, 5160 Yonge Street
North York, Ontario
M2N 6L9

Fax: (416) 590-7077

For a copy of FSCO's consumer publications, visit our website at www.fSCO.gov.on.ca or call (416) 250-7250 or 1-800-668-0128. TTY (416) 590-7108, 1-800-387-0584

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The Insurance Ombudsman

Working For You

The Financial Services Commission of Ontario (FSCO)



This brochure will help you understand the role the Ontario Insurance Ombudsman plays in resolving complaints about your insurance company.

The Role of Ontario's Insurance Ombudsman

The Insurance Ombudsman offers consumers an informal, last-step forum for resolving complaints about the business practices of insurance companies in Ontario.

Our office will assist you **after** you have tried to resolve your complaint directly with your insurance company. We can deal with **written** complaints about automobile, property and casualty, life and health, and travel insurance.

The Insurance Ombudsman:

- encourages insurance companies to resolve complaints about business practices directly with their customers
- assists consumers with complaints that they have been unable to resolve with their insurance company
- makes recommendations to the Superintendent of Financial Services to inquire into a complaint if it appears that an insurer has engaged in unlawful business practices.



Ann Bythell, Insurance Ombudsman, Financial Services Commission of Ontario.

"My goal is to ensure that consumers are treated fairly by insurance companies."

BCP-4860

What do I do when I have an insurance complaint?

Step 1

✓ Make your complaint to your insurance company.

Every company has a procedure to deal with complaints. The process is different at each company; your company representative will give you the necessary details about how to make a complaint.

Each company has also appointed an Ombudsman Liaison Officer to act as a link with our office and oversee the complaint process. If you are unable to get all the information you need from your representative about how to make a complaint, you may want to contact your company's Ombudsman Liaison Officer.

You can get the name of your insurance company's Ombudsman Liaison Officer by asking your company representative, or by phoning our office at (416) 250-7250 or toll-free at 1-800-668-0128, or by sending a fax to (416) 590-8480. As well, a listing of insurance company Liaison Officers is on FSCO's website at www.fsco.gov.on.ca.

Step 2

✓ If you are unable to resolve your complaint with your insurance company, request a letter from the company stating its final position on your complaint.

The Ombudsman Liaison Officer should ensure that you receive a letter stating the company's final position if your complaint cannot be resolved.

Step 3

✓ Write to the Insurance Ombudsman.

- 1 Your letter should describe your complaint and why you disagree with the company's position.
- 2 You must also ensure that you enclose the insurance company's letter.
- 3 It is not necessary to hire a lawyer but, if you have one, he or she should write to us on your behalf. Or, if you are writing on behalf of someone else, include a note signed by that person, authorizing you to act for him or her. When it is not possible to obtain an authorization, please explain the circumstances to us in writing.

Step 4

✓ The Insurance Ombudsman will review your written complaint.

We will attempt to resolve your complaint. You will be provided with the name and telephone number of the person in our office who will be reviewing it.

When our review is completed, we will send you a letter with our findings.

Our findings are not binding on either party. You may want to consult a lawyer if you wish to pursue the matter further.

